

Certificate Number: 12433-PAE-DE-033976179

Bankruptcy Case Number: 14-20003



12433-PAE-DE-033976179

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 20, 2020, at 3:51 o'clock PM EST, Miguel Santos completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 20, 2020

By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher